

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>In re:</b>	<b>:</b>	<b>Bankruptcy Case No. 17-70093-JAD</b>
	<b>:</b>	
<b>Todd E. Mummert,</b>	<b>:</b>	
	<b>:</b>	<b>Chapter 13</b>
	<b>Debtor(s).</b>	<b>:</b>
		<b>X</b>
<b>Todd E. Mummert,</b>	<b>:</b>	
	<b>Movant(s),</b>	<b>:</b>
		<b>Related Doc. No. 28</b>
<b>v.</b>	<b>:</b>	
	<b>:</b>	
<b>Wells Fargo Home Mortgage, and</b>	<b>:</b>	
<b>the Chapter 13 Trustee Ronda J.</b>	<b>:</b>	
<b>Winnecour,</b>	<b>:</b>	
	<b>Respondents.</b>	<b>:</b>
		<b>X</b>

**ORDER REGARDING COMPLIANCE WITH LOSS MITIGATION PROGRAM**

A Loss Mitigation Order dated April 4, 2017, was entered in the above matter at Document No. 33 ("LPM Authorization Order"), wherein the Debtor were authorized to enter into the Court's Loss Mitigation Program ("LMP"). The record reflects that the LMP Authorization Order was entered well in excess of two hundred and ten (210) days ago. Absent extraordinary circumstances, more than sufficient time has elapsed for the Debtor and creditor/Respondent to negotiate a consensual loss mitigation settlement and/or mortgage modification. Under these circumstances, the Debtor and counsel to the Debtor is **directed**, **not later than April 30, 2018**, to:

1. File a Status Report summarizing the history and current situation regarding the LMP, including the ***extraordinary circumstances*** causing the failure of the Debtor and creditor/Respondent[s] to negotiate a consensual loss mitigation settlement and/or mortgage modification; **or**
2. If the LMP has expired or if a consensual resolution has occurred, file a Final Report with respect to the LMP.

Failure to comply with the terms of this Order may result in the imposition of sanctions. While the Court does not desire to impose sanctions, the Court does desire open LMP matters to progress to completion. If a party to the LMP has not been cooperating or proceeding in good faith, the Court expects the counter-party to bring the matter to the attention of this Court for resolution.

**SO ORDERED** this 26th day of March 2018.

**BY THE COURT,**



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**JEFFERY A. DELLER**  
**Chief United States Bankruptcy Judge**

Court Administrator to Serve:  
Debtor(s)  
Debtor(s) Counsel  
Chapter 13 Trustee  
[Counsel for Creditor]

**FILED**  
3/26/18 11:30 am  
**CLERK**  
**U.S. BANKRUPTCY**  
**COURT - WDPA**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Todd E Mummert  
 Debtor

Case No. 17-70093-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: aala  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Mar 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2018.

db +Todd E Mummert, 5K Twin Rivers Road, East Windsor, NJ 08520-5230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as Trustee for Pretium Mortgage Acquisition Trust  
 bkgroup@kmllawgroup.com  
 James A. Prostko on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com,  
 james.prostko@phelanhallinan.com  
 James A. Prostko on behalf of Creditor Deutsche Bank Trust Company Americas As Trustee et al.  
 pawb@fedphe.com, james.prostko@phelanhallinan.com  
 Jill Manuel-Coughlin on behalf of Creditor The Bank fo New York Mellon, et al...  
 jill@pkallc.com,  
 chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
 Jill Manuel-Coughlin on behalf of Defendant The Bank of New York Mellon fka The Bank of New York as Trustee For the Certificate Holders of the CWMBS, Inc., CHL Mortgage Pass-Through Trust 2004-25, Mortgage Pass-Through Certificates jill@pkallc.com,  
 chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
 Jill Manuel-Coughlin on behalf of Creditor The Bank Of New York Mellon, et al jill@pkallc.com,  
 chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com  
 Karina Velter on behalf of Creditor Real Time Resolutions Inc. amps@manleydeas.com  
 Karina Velter on behalf of Defendant Real Time Solutions, Inc. amps@manleydeas.com  
 Karina Velter on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com  
 Kenneth P. Seitz on behalf of Debtor Todd E Mummert thedebterasers@aol.com  
 Kenneth P. Seitz on behalf of Plaintiff Todd E Mummert thedebterasers@aol.com  
 Kevin M Buttery on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, Not Individually but as Trustee for Pretium Mortgage Acquisition Trust  
 kbuttery@rascrane.com  
 Kevin Scott Frankel on behalf of Creditor Bayview Loan Servicing, LLC, et. al. pabk@logs.com  
 Kirsten S. Penn on behalf of Creditor USSCO Federal Credit Union kpenn@lenderlaw.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmeccf@chapter13trusteeewpa.com  
 Thomas Song on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2007-QS6 pawb@fedphe.com  
 Thomas Song on behalf of Creditor JPMorgan Chase Bank, N.A. pawb@fedphe.com

TOTAL: 18